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EXAMINER

HOLLIDAY, JAIME MICHELE

ART UNIT	PAPER NUMBER
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2617

DATE MAILED: 12/06/2006

Please find below and/or attached an Office communication concerning this application or proceeding.

Office Action Summary	Application No. 10/800,685	Applicant(s) HAYAASHI ET AL.	
	Examiner Jaime M. Holliday	Art Unit 2617	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on 15 August 2006.
- 2a) ☐ This action is **FINAL**. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 1-15 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) ☐ Claim(s) _____ is/are allowed.
- 6) ☒ Claim(s) 1-15 is/are rejected.
- 7) ☐ Claim(s) _____ is/are objected to.
- 8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on _____ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some * c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
2. ☐ Certified copies of the priority documents have been received in Application No. _____.
3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- | | |
|--|---|
| 1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892) | 4) <input type="checkbox"/> Interview Summary (PTO-413)
Paper No(s)/Mail Date. _____ |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948) | 5) <input type="checkbox"/> Notice of Informal Patent Application |
| 3) <input type="checkbox"/> Information Disclosure Statement(s) (PTO/SB/08)
Paper No(s)/Mail Date _____ | 6) <input type="checkbox"/> Other: _____ |

DETAILED ACTION

Continued Examination Under 37 CFR 1.114

1. A request for continued examination under 37 CFR 1.114, including the fee set forth in 37 CFR 1.17(e), was filed in this application after final rejection. Since this application is eligible for continued examination under 37 CFR 1.114, and the fee set forth in 37 CFR 1.17(e) has been timely paid, the finality of the previous Office action has been withdrawn pursuant to 37 CFR 1.114. Applicant's submission filed on August 15, 2006 has been entered.

Response to Amendment

Response to Arguments

2. Applicant's arguments with respect to **claims 1-15** have been considered but are moot in view of the new ground(s) of rejection.

Claim Rejections - 35 USC § 103

3. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

Art Unit: 2617

4. The factual inquiries set forth in *Graham v. John Deere Co.*, 383 U.S. 1, 148 USPQ 459 (1966), that are applied for establishing a background for determining obviousness under 35 U.S.C. 103(a) are summarized as follows:

1. Determining the scope and contents of the prior art.
2. Ascertaining the differences between the prior art and the claims at issue.
3. Resolving the level of ordinary skill in the pertinent art.
4. Considering objective evidence present in the application indicating obviousness or nonobviousness.

5. This application currently names joint inventors. In considering patentability of the claims under 35 U.S.C. 103(a), the examiner presumes that the subject matter of the various claims was commonly owned at the time any inventions covered therein were made absent any evidence to the contrary. Applicant is advised of the obligation under 37 CFR 1.56 to point out the inventor and invention dates of each claim that was not commonly owned at the time a later invention was made in order for the examiner to consider the applicability of 35 U.S.C. 103(c) and potential 35 U.S.C. 102(e), (f) or (g) prior art under 35 U.S.C. 103(a).

6. **Claims 1-15** are rejected under 35 U.S.C. 103(a) as being unpatentable over **Matsumoto et al. (Pub # U.S. 2002/0066042 A1)** in view of **Suzuki (U.S. Patent # 6,612,488 B2)**, and in further view of **Ukai et al. (Pub # U.S. 2002/0077907 A1)**.

Consider **claim 1**, Matsumoto et al. clearly show and disclose a card settlement method using a mobile information terminal provided with an IC card read/write function and a short distance wireless communication function and a settlement terminal on a business establishment side provided with a short distance wireless communication function, reading on the claimed

"communication system including a settlement management apparatus and a portable information terminal," comprising a step of having a customer using a business establishment wirelessly connect the mobile information terminal with a settlement terminal on the business establishment side, a step of having the customer load his or her IC card in the mobile information terminal and send the information stored in this IC card and personal identification information input from the customer and proving legitimacy of the customer to the settlement terminal, a step of sending the authentication information and personal identification information stored in the IC card and proving the legitimacy of the card to an authorization server from the settlement terminal through a settlement network, a step of having the authorization server decide on a legitimacy of the IC card and a legitimacy of the customer based on the authentication information and the personal identification information, a step of having the customer wirelessly inputting information containing at least a card number stored in the IC card and transaction information input by the customer to the settlement terminal on the business establishment side after the IC card and the customer are authenticated, a step of having the settlement terminal decide a validity of the current transaction, a step of sending the current transaction information together with business establishment information for specifying the business establishment from the settlement terminal through the settlement network to the settlement server after the confirmation of the validity, and a step of having the settlement server carry out the settlement, reading on the claimed "settlement

management apparatus comprising judging means for judging whether identification information obtained from a contactless IC chip assigned to a user of said portable information terminal and used for predetermined settlement is valid, per purchase request, independent of other input, for using credit services which the user uses; and a storage controller for storing, if said judging means decides that the identification information is valid, the identification information, wherein said portable information terminal comprises: a wireless reader for reading the identification information from the IC chip provided in a credit card issued from an issuer providing the credit services through wireless communication, said wireless reader including a wireless communication means for wireless acquisition of the identification information directly from the IC chip including a wireless communication device; and storing means for transmitting the identification information read by said reader to said settlement management apparatus and storing the identification information including a card ID corresponding to the IC chip, said storing means including a memory manager means for storing the card ID and an associated registered service information in a common area of a memory, wherein said common area is configured to store information other than service provider provided information," (fig. 3, paragraph 14).

However, Matsumoto et al. fail to specifically disclose that information on the IC card is stored in the mobile terminal after the settlement terminal determines that it is valid.

In the same field of endeavor, Suzuki clearly shows and discloses a system and terminals for credit card and debit card transactions, reading on the claimed "communication system including a settlement management apparatus and a portable information terminal," (col. 3 lines 26-27). A card transaction terminal, reading on the claimed "settlement management apparatus," in a credit/debit card member store, stores information for recognizing a credit card user in a database capable of being accessed by a host computer to which said card transaction terminal is connectable, reading on the claimed "storage controller configured to store identification information," (col. 3 lines 32-35); includes a main controller connected with a card reader and a second communication component, connected with said main controller, for establishing a wireless connection with a portable terminal device in which the cardholder's identity information is stored, reading on the claimed "storage controller configured to store, if said judging means decides that the identification information is valid, the identification information in said portable information terminal, storing means for transmitting the identification information read by said reader to said settlement management apparatus and storing the identification information including a card ID corresponding to the IC chip based on an instruction issued by said settlement management apparatus if it is confirmed that the identification information is valid" (col. 5 lines 7-14), wherein the second communication component allows the card transaction terminal to control the portable terminal device storing information.

Therefore, it would have been obvious to a person of ordinary skill in the art at the time the invention was made to allow card transaction terminal to control the portable terminal device, reading on the claimed "portable information terminal," as taught by Suzuki in the system of Matsumoto et al., in order to securely make credit card transactions.

However, Matsumoto et al., as modified by Suzuki, fail to specifically disclose that information on the IC card is wireless input.

In the same field of endeavor, Ukai et al. clearly show and disclose a coupon management system transmits or broadcasts coupon information from a broadcasting/ transmitting system to a receiving system together with a program or commercial message. A receiver 31 transmits the coupon 66 to an IC card 38 loaded therein. When the IC card is provided with communication function, the receiver and the IC card may be connected by wire or radio. The IC card receives the coupon (coupon receiving process 39). The audience carries the IC card storing the coupon to the store, reading on the claimed "wirelessly input identification information obtained from a contactless IC chip," (abstract, paragraph 35).

Therefore, it would have been obvious to a person of ordinary skill in the art at the time the invention was made to provide an IC card that downloads information wirelessly, reading on the claimed "portable information terminal," as taught by Ukai et al. in the system of Matsumoto et al., as modified by Suzuki, in order to make purchases using a mobile terminal.

Consider **claim 2**, Matsumoto et al. clearly show and disclose a card settlement method using a mobile information terminal provided with an IC card read/write function and a short distance wireless communication function and a settlement terminal on a business establishment side provided with a short distance wireless communication function, reading on the claimed "communication system including a settlement management apparatus and a portable information terminal," comprising a step of having a customer using a business establishment wirelessly connect the mobile information terminal with a settlement terminal on the business establishment side, a step of having the customer load his or her IC card in the mobile information terminal and send the information stored in this IC card and personal identification information input from the customer and proving legitimacy of the customer to the settlement terminal, a step of sending the authentication information and personal identification information stored in the IC card and proving the legitimacy of the card to an authorization server from the settlement terminal through a settlement network, a step of having the authorization server decide on a legitimacy of the IC card and a legitimacy of the customer based on the authentication information and the personal identification information, a step of having the customer wirelessly inputting information containing at least a card number stored in the IC card and transaction information input by the customer to the settlement terminal on the business establishment side after the IC card and the customer are authenticated, a step of having the settlement terminal decide a validity of the

current transaction, a step of sending the current transaction information together with business establishment information for specifying the business establishment from the settlement terminal through the settlement network to the settlement server after the confirmation of the validity, and a step of having the settlement server carry out the settlement, reading on the claimed "settlement management apparatus comprising judging means for judging whether identification information obtained from a contactless IC chip assigned to a user of said portable information terminal and used for predetermined settlement is valid, per purchase request, independent of other input, for using credit services which the user uses; and a storage controller configured to store the identification information if said judging means decides that the identification information is valid, wherein said portable information terminal comprises: a transmitter configured to transmit user identifying information, according to which a user is identified, to said settlement management apparatus; a wireless reader for reading the identification information from the contactless IC chip provided in a credit card issued from an issuer providing the credit services through wireless communication, said wireless reader including a wireless communication means for wireless acquisition of the identification information directly from the IC chip including a wireless communication device; and storing means for storing the identification information including a card ID corresponding to the IC chip, said storing means including a memory manager means for storing the card ID and an associated registered service information in a common area of a memory,

wherein said common area is configured to store information other than service provider provided information," (fig. 3, paragraph 14).

However, Matsumoto et al. fail to specifically disclose that information on the IC card is stored in the mobile terminal after the settlement terminal determines that it is valid.

In the same field of endeavor, Suzuki clearly shows and discloses a system and terminals for credit card and debit card transactions, reading on the claimed "communication system including a settlement management apparatus and a portable information terminal," (col. 3 lines 26-27). A card transaction terminal, reading on the claimed "settlement management apparatus," in a credit/debit card member store, stores information for recognizing a credit card user in a database capable of being accessed by a host computer to which said card transaction terminal is connectable, reading on the claimed "storage controller configured to store identification information," (col. 3 lines 32-35); includes a main controller connected with a card reader and a second communication component, connected with said main controller, for establishing a wireless connection with a portable terminal device in which the cardholder's identity information is stored, reading on the claimed "storage controller configured to store, if said judging means decides that the identification information is valid, the identification information in said portable information terminal, storing means for transmitting the identification information read by said reader to said settlement management apparatus and storing the identification

information including a card ID corresponding to the IC chip based on an instruction issued by said settlement management apparatus if it is confirmed that the identification information is valid" (col. 5 lines 7-14), wherein the second communication component allows the card transaction terminal to control the portable terminal device storing information.

Therefore, it would have been obvious to a person of ordinary skill in the art at the time the invention was made to allow card transaction terminal to control the portable terminal device, reading on the claimed "portable information terminal," as taught by Suzuki in the system of Matsumoto et al., in order to securely make credit card transactions.

However, Matsumoto et al., as modified by Suzuki, fail to specifically disclose that information on the IC card is wireless input.

In the same field of endeavor, Ukai et al. clearly show and disclose a coupon management system transmits or broadcasts coupon information from a broadcasting/ transmitting system to a receiving system together with a program or commercial message. A receiver 31 transmits the coupon 66 to an IC card 38 loaded therein. When the IC card is provided with communication function, the receiver and the IC card may be connected by wire or radio. The IC card receives the coupon (coupon receiving process 39). The audience carries the IC card storing the coupon to the store, reading on the claimed "wirelessly input identification information obtained from a contactless IC chip," (abstract, paragraph 35).

Therefore, it would have been obvious to a person of ordinary skill in the art at the time the invention was made to provide an IC card that downloads information wirelessly, reading on the claimed "portable information terminal," as taught by Ukai et al. in the system of Matsumoto et al., as modified by Suzuki, in order to make purchases using a mobile terminal.

Consider **claim 3**, Matsumoto et al. clearly show and disclose a card settlement method using a mobile information terminal provided with an IC card read/write function and a short distance wireless communication function and a settlement terminal on a business establishment side provided with a short distance wireless communication function, reading on the claimed "communication system including a settlement management apparatus and a portable information terminal," comprising a step of having a customer using a business establishment wirelessly connect the mobile information terminal with a settlement terminal on the business establishment side, a step of having the customer load his or her IC card in the mobile information terminal and send the information stored in this IC card and personal identification information input from the customer and proving legitimacy of the customer to the settlement terminal, a step of sending the authentication information and personal identification information stored in the IC card and proving the legitimacy of the card to an authorization server from the settlement terminal through a settlement network, a step of having the authorization server decide on a legitimacy of the IC card and a legitimacy of the customer based on the authentication information

and the personal identification information, reading on the claimed "settlement apparatus configured to communicate with a portable information terminal including wireless communication means for wireless acquisition of identification information directly from a contactless IC chip including wireless communications comprising judging means for judging whether the identification information obtained from the wireless communications of the contactless IC chip, assigned to a user of said portable information terminal and used for predetermined settlement is valid, per purchase request, independent of other input, for using credit services which the user uses," (fig. 3, paragraph 14).

However, Matsumoto et al. fail to specifically disclose that information on the IC card is stored in the mobile terminal after the settlement terminal determines that it is valid.

In the same field of endeavor, Suzuki clearly shows and discloses a system and terminals for credit card and debit card transactions, reading on the claimed "communication system including a settlement management apparatus and a portable information terminal," (col. 3 lines 26-27). A card transaction terminal, reading on the claimed "settlement management apparatus," in a credit/debit card member store, stores information for recognizing a credit card user in a database capable of being accessed by a host computer to which said card transaction terminal is connectable, reading on the claimed "storage controller configured to store identification information," (col. 3 lines 32-35); includes a main controller connected with a card reader and a second

communication component, connected with said main controller, for establishing a wireless connection with a portable terminal device in which the cardholder's identity information is stored, reading on the claimed "storage configured to store the identification information including a card ID corresponding to the IC chip and an associated registered service in a common area of a memory of said portable information terminal if said judging means decides that the identification information is valid, wherein said common area is configured to store information other than service provider provided information," (col. 5 lines 7-14), wherein the second communication component allows the card transaction terminal to control the portable terminal device storing information.

Therefore, it would have been obvious to a person of ordinary skill in the art at the time the invention was made to allow card transaction terminal to control the portable terminal device, reading on the claimed "portable information terminal," as taught by Suzuki in the system of Matsumoto et al., in order to securely make credit card transactions.

However, Matsumoto et al., as modified by Suzuki, fail to specifically disclose that information on the IC card is wireless input.

In the same field of endeavor, Ukai et al. clearly show and disclose a coupon management system transmits or broadcasts coupon information from a broadcasting/ transmitting system to a receiving system together with a program or commercial message. A receiver 31 transmits the coupon 66 to an IC card 38 loaded therein. When the IC card is provided with communication function, the

receiver and the IC card may be connected by wire or radio. The IC card receives the coupon (coupon receiving process **39**). The audience carries the IC card storing the coupon to the store, reading on the claimed "wirelessly input identification information obtained from a contactless IC chip," (abstract, paragraph 35).

Therefore, it would have been obvious to a person of ordinary skill in the art at the time the invention was made to provide an IC card that downloads information wirelessly, reading on the claimed "portable information terminal," as taught by Ukai et al. in the system of Matsumoto et al., as modified by Suzuki, in order to make purchases using a mobile terminal.

Consider **claim 4**, the combination of Matsumoto et al. and Suzuki, as modified by Ukai et al., clearly shows and discloses the claimed invention **as applied to claim 3 above**, and in addition, Suzuki further discloses a card transaction terminal, reading on the claimed "settlement management apparatus," in a credit/debit card member store, includes a card reader **340** that reads the information about a credit card from a magnetic stripe or a memory chip embedded in the card, reading on the claimed "IC chip provided in a credit card," (col. 7 lines 61-63). When cellular phone is used only as an input device for user validation, without credit card information stored in the cellular phone, the card information can be transferred to transaction terminal by reading the credit card **200** with the card reader in the card transaction terminal at the member store, then the transaction terminal transfers the card number

information and purchase amount information to the transaction authorization computer **400**, and requests credit administration, reading on the claimed "judging means decides whether the identification information read and provided through wireless communication from an IC chip provided in a credit card issued by an issuer for providing the credit services is valid," (col. 9 lines 24-33).

Therefore, it would have been obvious to a person of ordinary skill in the art at the time the invention was made to allow card transaction terminal to have a card reader, reading on the claimed "portable information terminal," as taught by Suzuki in the system of Matsumoto et al., in order to securely make credit card transactions.

Consider **claim 5**, the combination of Matsumoto et al. and Suzuki, as modified by Ukai et al., clearly shows and discloses the claimed invention **as applied to claim 3 above**, and in addition, Suzuki further discloses that the cellular phone, that stores information for the credit card, exchanges card information data or the like through wireless transfer to the transaction terminal, which then transfers the card number information and purchase amount information to the transaction authorization computer. The transaction authorization computer searches the database that stores information for validating a credit card user, reading on the claimed "manager configured to manage the identification information in such a way as to be associated with user identifying information according to which the user is identified," for the received card information, (col. 4 lines 22-23 and col.9 lines 6-10, 30-32 and 41-42),

reading on the claimed "judging means associates the identification information with the user identifying information transmitted from said portable information terminal and decides whether or not the identification information managed by said manager is valid."

Therefore, it would have been obvious to a person of ordinary skill in the art at the time the invention was made to allow card transaction terminal to have a card reader, reading on the claimed "portable information terminal," as taught by Suzuki in the system of Matsumoto et al., in order to securely make credit card transactions.

Consider **claims 6 and 7**, Matsumoto et al. clearly show and disclose a card settlement method using a mobile information terminal provided with an IC card read/write function and a short distance wireless communication function and a settlement terminal on a business establishment side provided with a short distance wireless communication function, reading on the claimed "settlement management method (computer readable carrier including computer program instructions that cause a computer to implement a method of settlement management)," comprising a step of having a customer using a business establishment wirelessly connect the mobile information terminal with a settlement terminal on the business establishment side, a step of having the customer load his or her IC card in the mobile information terminal and send the information stored in this IC card and personal identification information input from the customer and proving legitimacy of the customer to the settlement

terminal, a step of sending the authentication information and personal identification information stored in the IC card and proving the legitimacy of the card to an authorization server from the settlement terminal through a settlement network, a step of having the authorization server decide on a legitimacy of the IC card and a legitimacy of the customer based on the authentication information and the personal identification information, reading on the claimed "wirelessly obtaining identification information from a contactless IC chip including a wireless communication device; judging whether the obtained identification information obtained from the contactless IC chip assigned to a user of a portable information terminal and used for predetermined settlement is valid, per purchase request, independent of other input, for using credit services which the user uses," (fig. 3, paragraph 14).

However, Matsumoto et al. fail to specifically disclose that information on the IC card is stored in the mobile terminal after the settlement terminal determines that it is valid.

In the same field of endeavor, Suzuki clearly shows and discloses a system and terminals for credit card and debit card transactions, (col. 3 lines 26-27). A card transaction terminal in a credit/debit card member store, stores information for recognizing a credit card user in a database capable of being accessed by a host computer to which said card transaction terminal is connectable, (col. 3 lines 32-35); includes a main controller connected with a card reader and a second communication component, connected with said main

controller, for establishing a wireless connection with a portable terminal device in which the cardholder's identity information is stored, reading on the claimed "storing the identification information including a card ID corresponding to the IC chip in a common area of in said portable information terminal if it is decided in said judging step that the identification information is valid, wherein said common area is configured to store information other than service provider provided information," (col. 5 lines 7-14), wherein the second communication component allows the card transaction terminal to control the portable terminal device storing information.

Therefore, it would have been obvious to a person of ordinary skill in the art at the time the invention was made to allow card transaction terminal to control the portable terminal device, reading on the claimed "portable information terminal," as taught by Suzuki in the system of Matsumoto et al., in order to securely make credit card transactions.

However, Matsumoto et al., as modified by Suzuki, fail to specifically disclose that information on the IC card is wireless input.

In the same field of endeavor, Ukai et al. clearly show and disclose a coupon management system transmits or broadcasts coupon information from a broadcasting/ transmitting system to a receiving system together with a program or commercial message. A receiver 31 transmits the coupon 66 to an IC card 38 loaded therein. When the IC card is provided with communication function, the receiver and the IC card may be connected by wire or radio. The IC card

receives the coupon (coupon receiving process 39). The audience carries the IC card storing the coupon to the store, reading on the claimed "wirelessly input identification information obtained from a contactless IC chip," (abstract, paragraph 35).

Therefore, it would have been obvious to a person of ordinary skill in the art at the time the invention was made to provide an IC card that downloads information wirelessly, reading on the claimed "portable information terminal," as taught by Ukai et al. in the system of Matsumoto et al., as modified by Suzuki, in order to make purchases using a mobile terminal.

Consider **claim 8**, Matsumoto et al. clearly show and disclose a card settlement method using a mobile information terminal, reading on the claimed "portable information terminal," provided with an IC card read/write function and a short distance wireless communication function and a settlement terminal on a business establishment side provided with a short distance wireless communication function, comprising a step of having a customer using a business establishment wirelessly connect the mobile information terminal with a settlement terminal on the business establishment side, a step of having the customer load his or her IC card in the mobile information terminal and send the information stored in this IC card and personal identification information input from the customer and proving legitimacy of the customer to the settlement terminal, a step of having the customer wirelessly inputting information containing at least a card number stored in the IC card and transaction information input by

the customer to the settlement terminal on the business establishment side after the IC card and the customer are authenticated, a step of having the settlement terminal decide a validity of the current transaction, reading on the claimed "comprises a reader for configured to read identification information obtained from a contactless IC chip, which is assigned to a user and used for predetermined settlement, per purchase request, independent of other input, said contactless IC chip provided in a credit card issued from an issuer providing credit services which the user uses, through wireless communication; and storing means for transmitting the identification information read by said reader to a settlement management apparatus, which manages settlement to be performed according to the identification information," (fig. 3, paragraph 14).

However, Matsumoto et al. fail to specifically disclose that information on the IC card is stored in the mobile terminal after the settlement terminal determines that it is valid.

In the same field of endeavor, Suzuki clearly shows and discloses a system and terminals for credit card and debit card transactions, (col. 3 lines 26-27). A card transaction terminal, in a credit/debit card member store, stores information for recognizing a credit card user in a database capable of being accessed by a host computer to which said card transaction terminal is connectable, (col. 3 lines 32-35); includes a main controller connected with a card reader and a second communication component, connected with said main controller, for establishing a wireless connection with a portable terminal device

in which the cardholder's identity information is stored, reading on the claimed "storing the identification information based on an instruction issued by said settlement management apparatus if it is confirmed that the identification information is valid" (col. 5 lines 7-14), wherein the second communication component allows the card transaction terminal to control the portable terminal device storing information.

Therefore, it would have been obvious to a person of ordinary skill in the art at the time the invention was made to allow card transaction terminal to control the portable terminal device, reading on the claimed "portable information terminal," as taught by Suzuki in the system of Matsumoto et al., in order to securely make credit card transactions.

However, Matsumoto et al., as modified by Suzuki, fail to specifically disclose that information on the IC card is wireless input.

In the same field of endeavor, Ukai et al. clearly show and disclose a coupon management system transmits or broadcasts coupon information from a broadcasting/ transmitting system to a receiving system together with a program or commercial message. A receiver **31** transmits the coupon **66** to an IC card **38** loaded therein. When the IC card is provided with communication function, the receiver and the IC card may be connected by wire or radio. The IC card receives the coupon (coupon receiving process **39**). The audience carries the IC card storing the coupon to the store, reading on the claimed "wirelessly input

identification information obtained from a contactless IC chip," (abstract, paragraph 35).

Therefore, it would have been obvious to a person of ordinary skill in the art at the time the invention was made to provide an IC card that downloads information wirelessly, reading on the claimed "portable information terminal," as taught by Ukai et al. in the system of Matsumoto et al., as modified by Suzuki, in order to make purchases using a mobile terminal.

Consider **claim 9**, the combination of Matsumoto et al. and Suzuki, as modified by Ukai et al., clearly shows and discloses the claimed invention as **applied to claim 8 above**, and in addition, Suzuki further discloses a provides a portable communication terminal, reading on the claimed "portable information terminal," device capable of being used for credit card authorization which includes a card transaction terminal communication component that is configured to be able to receive information relating to the settlement from the card transaction terminal in the credit card member store, reading on the claimed "acquisition means for acquiring a predetermined application provided from said settlement management apparatus," (col. 4 lines 49-51 and 61-64); and

an encryption device may be provided in cellular phone to increase security during transmission of a PIN, reading on the claimed "controller, implemented by the application acquired by said acquisition means, configured to control encrypting or decoding of communication performed between said settlement management apparatus and said terminal," (col. 10 lines 45-47).

Therefore, it would have been obvious to a person of ordinary skill in the art at the time the invention was made to allow a portable communication device, reading on the claimed "portable information terminal," to include an encryption device, as taught by Suzuki in the system of Matsumoto et al., in order to securely make credit card transactions.

Consider **claims 10 and 11**, Matsumoto et al. clearly show and disclose a card settlement method using a mobile information terminal, reading on the claimed "information processing method (computer-readable carrier including computer program instructions that cause a computer to implement a method of settlement management)," provided with an IC card read/write function and a short distance wireless communication function and a settlement terminal on a business establishment side provided with a short distance wireless communication function, comprising a step of having a customer using a business establishment wirelessly connect the mobile information terminal with a settlement terminal on the business establishment side, a step of having the customer load his or her IC card in the mobile information terminal and send the information stored in this IC card and personal identification information input from the customer and proving legitimacy of the customer to the settlement terminal, a step of having the customer wirelessly inputting information containing at least a card number stored in the IC card and transaction information input by the customer to the settlement terminal on the business establishment side after the IC card and the customer are authenticated, a step of having the settlement

terminal decide a validity of the current transaction, reading on the claimed "reading identification information obtained from a contactless IC chip, which is assigned to a user and used for predetermined settlement, per purchase request, independent of other input, said contactless IC chip, through wireless communication; and transmitting the identification information read in said reading step to a settlement management apparatus, which manages settlement to be performed according to the identification information," (fig. 3, paragraph 14).

However, Matsumoto et al. fail to specifically disclose that information on the IC card is stored in the mobile terminal after the settlement terminal determines that it is valid.

In the same field of endeavor, Suzuki clearly shows and discloses a system and terminals for credit card and debit card transactions, (col. 3 lines 26-27). A card transaction terminal, in a credit/debit card member store, stores information for recognizing a credit card user in a database capable of being accessed by a host computer to which said card transaction terminal is connectable, (col. 3 lines 32-35); includes a main controller connected with a card reader and a second communication component, connected with said main controller, for establishing a wireless connection with a portable terminal device in which the cardholder's identity information is stored, reading on the claimed "transmitting the identification information read in said reading step to a settlement management apparatus, which manages settlement to be performed

according to the identification information, and storing the identification information based on an instruction issued by said settlement management apparatus if it is confirmed that the identification information is valid," (col. 5 lines 7-14), wherein the second communication component allows the card transaction terminal to control the portable terminal device storing information.

Therefore, it would have been obvious to a person of ordinary skill in the art at the time the invention was made to allow card transaction terminal to control the portable terminal device, reading on the claimed "portable information terminal," as taught by Suzuki in the system of Matsumoto et al., in order to securely make credit card transactions.

However, Matsumoto et al., as modified by Suzuki, fail to specifically disclose that information on the IC card is wireless input.

In the same field of endeavor, Ukai et al. clearly show and disclose a coupon management system transmits or broadcasts coupon information from a broadcasting/ transmitting system to a receiving system together with a program or commercial message. A receiver **31** transmits the coupon **66** to an IC card **38** loaded therein. When the IC card is provided with communication function, the receiver and the IC card may be connected by wire or radio. The IC card receives the coupon (coupon receiving process **39**). The audience carries the IC card storing the coupon to the store, reading on the claimed "wirelessly input identification information obtained from a contactless IC chip," (abstract, paragraph 35).

Therefore, it would have been obvious to a person of ordinary skill in the art at the time the invention was made to provide an IC card that downloads information wirelessly, reading on the claimed "portable information terminal," as taught by Ukai et al. in the system of Matsumoto et al., as modified by Suzuki, in order to make purchases using a mobile terminal.

Consider **claim 12**, Matsumoto et al. clearly show and disclose a card settlement method using a mobile information terminal, reading on the claimed "portable information terminal," provided with an IC card read/write function and a short distance wireless communication function and a settlement terminal on a business establishment side provided with a short distance wireless communication function, comprising a step of having a customer using a business establishment wirelessly connect the mobile information terminal with a settlement terminal on the business establishment side, a step of having the customer load his or her IC card in the mobile information terminal and send the information stored in this IC card and personal identification information input from the customer and proving legitimacy of the customer to the settlement terminal, a step of sending the authentication information and personal identification information stored in the IC card and proving the legitimacy of the card to an authorization server from the settlement terminal through a settlement network, a step of having the authorization server decide on a legitimacy of the IC card and a legitimacy of the customer based on the authentication information and the personal identification information, a step of having the customer

wirelessly inputting information containing at least a card number stored in the IC card and transaction information input by the customer to the settlement terminal on the business establishment side after the IC card and the customer are authenticated, a step of having the settlement terminal decide a validity of the current transaction, a step of sending the current transaction information together with business establishment information for specifying the business establishment from the settlement terminal through the settlement network to the settlement server after the confirmation of the validity, and a step of having the settlement server carry out the settlement, reading on the claimed "a wireless reader for reading the identification information from the contactless IC chip, which is assigned to a user and used for predetermined settlement, per purchase request, independent of other input, said contactless IC chip provided in a credit card issued from an issuer providing the credit services which the user uses, through wireless communication, said wireless reader including a wireless communication means for wireless acquisition of the identification information directly from the IC chip including a wireless communication device; a transmitter configured to transmit user identifying information, according to which a user is identified, to said settlement management apparatus, which manages settlement to be performed according to identification information assigned to the user by using predetermined credit services which the user uses; and storing means for storing the identification information including a card ID corresponding to the IC chip, said storing means including a memory manager means for storing the card

ID and an associated registered service information in a common area of a memory, wherein said common area is configured to store information other than service provider provided information," (fig. 3, paragraph 14).

However, Matsumoto et al. fail to specifically disclose that information on the IC card is stored in the mobile terminal after the settlement terminal determines that it is valid.

In the same field of endeavor, Suzuki clearly shows and discloses a system and terminals for credit card and debit card transactions, (col. 3 lines 26-27). A card transaction terminal, reading on the claimed "settlement management apparatus," in a credit/debit card member store, stores information for recognizing a credit card user in a database capable of being accessed by a host computer to which said card transaction terminal is connectable, (col. 3 lines 32-35); includes a main controller connected with a card reader and a second communication component, connected with said main controller, for establishing a wireless connection with a portable terminal device in which the cardholder's identity information is stored, reading on the claimed "storing means for storing the identification information including a card ID corresponding to the IC chip, provided by said settlement management apparatus if the identification information managed by said settlement management apparatus in such a way as to be associated with the user identifying information transmitted by said transmitter is decided to be valid" (col. 5 lines 7-14), wherein the second

communication component allows the card transaction terminal to control the portable terminal device storing information.

Therefore, it would have been obvious to a person of ordinary skill in the art at the time the invention was made to allow card transaction terminal to control the portable terminal device, reading on the claimed "portable information terminal," as taught by Suzuki in the system of Matsumoto et al., in order to securely make credit card transactions.

However, Matsumoto et al., as modified by Suzuki, fail to specifically disclose that information on the IC card is wireless input.

In the same field of endeavor, Ukai et al. clearly show and disclose a coupon management system transmits or broadcasts coupon information from a broadcasting/ transmitting system to a receiving system together with a program or commercial message. A receiver 31 transmits the coupon 66 to an IC card 38 loaded therein. When the IC card is provided with communication function, the receiver and the IC card may be connected by wire or radio. The IC card receives the coupon (coupon receiving process 39). The audience carries the IC card storing the coupon to the store, reading on the claimed "wirelessly input identification information obtained from a contactless IC chip," (abstract, paragraph 35).

Therefore, it would have been obvious to a person of ordinary skill in the art at the time the invention was made to provide an IC card that downloads information wirelessly, reading on the claimed "portable information terminal," as

taught by Ukai et al. in the system of Matsumoto et al., as modified by Suzuki, in order to make purchases using a mobile terminal.

Consider **claim 13**, the combination of Matsumoto et al. and Suzuki, as modified by Ukai et al., clearly shows and discloses the claimed invention **as applied to claim 12 above**, and in addition, Suzuki further discloses a provides a portable communication terminal, reading on the claimed "portable information terminal," device capable of being used for credit card authorization which includes a card transaction terminal communication component that is configured to be able to receive information relating to the settlement from the card transaction terminal in the credit card member store, reading on the claimed "acquisition means for acquiring a predetermined application provided from said settlement management apparatus," (col. 4 lines 49-51 and 61-64); and

an encryption device may be provided in cellular phone to increase security during transmission of a PIN, reading on the claimed "controller, implemented by the application acquired by said acquisition means, configured to control encrypting or decoding of communication performed between said settlement management apparatus and said terminal," (col. 10 lines 45-47).

Therefore, it would have been obvious to a person of ordinary skill in the art at the time the invention was made to allow a portable communication device, reading on the claimed "portable information terminal," to include an encryption device, as taught by Suzuki in the system of Matsumoto et al., in order to securely make credit card transactions.

Consider **claim 14 and 15**, Matsumoto et al. clearly show and disclose a card settlement method, reading on the claimed "information processing method," using a mobile information terminal provided with an IC card read/write function and a short distance wireless communication function and a settlement terminal on a business establishment side provided with a short distance wireless communication function, comprising a step of having a customer using a business establishment wirelessly connect the mobile information terminal with a settlement terminal on the business establishment side, a step of having the customer load his or her IC card in the mobile information terminal and send the information stored in this IC card and personal identification information input from the customer and proving legitimacy of the customer to the settlement terminal, a step of sending the authentication information and personal identification information stored in the IC card and proving the legitimacy of the card to an authorization server from the settlement terminal through a settlement network, reading on the claimed "wirelessly reading information obtained from a contactless IC chip, which is assigned to a user and used for predetermined settlement, per purchase request, independent of other input, said contactless IC chip provided in a credit card issued from an issuer providing credit services which the user uses, through wireless communication; transmitting user identifying information read, according to which a user is identified, to a settlement management apparatus, which manages settlement to be performed

according to the identification information assigned to the user by using predetermined credit services which the user uses," (fig. 3, paragraph 14).

However, Matsumoto et al. fail to specifically disclose that information on the IC card is stored in the mobile terminal after the settlement terminal determines that it is valid.

In the same field of endeavor, Suzuki clearly shows and discloses a system and terminals for credit card and debit card transactions, reading on the claimed "information processing method," (col. 3 lines 26-27). A card transaction terminal, reading on the claimed "settlement management apparatus," in a credit/debit card member store, stores information for recognizing a credit card user in a database capable of being accessed by a host computer to which said card transaction terminal is connectable, (col. 3 lines 32-35); includes a main controller connected with a card reader and a second communication component, connected with said main controller, for establishing a wireless connection with a portable terminal device in which the cardholder's identity information is stored, reading on the claimed "storing the identification information including a card ID corresponding to the IC chip, provided by said settlement management apparatus if the identification information managed by said settlement management apparatus in such a way as to be associated with the user identifying information transmitted in said transmitting step is decided to be valid, wherein the storing the identification information stores the identification information including a card ID corresponding to contactless IC chip, in a

common area of a memory of said portable information terminal if it is decided in said judging step that the identification information is valid, wherein said common area is configured to store information other than service provider information" (col. 5 lines 7-14), wherein the second communication component allows the card transaction terminal to control the portable terminal device storing information.

Therefore, it would have been obvious to a person of ordinary skill in the art at the time the invention was made to allow card transaction terminal to control the portable terminal device, reading on the claimed "portable information terminal," as taught by Suzuki in the system of Matsumoto et al., in order to securely make credit card transactions.

However, Matsumoto et al., as modified by Suzuki, fail to specifically disclose that information on the IC card is wireless input.

In the same field of endeavor, Ukai et al. clearly show and disclose a coupon management system transmits or broadcasts coupon information from a broadcasting/ transmitting system to a receiving system together with a program or commercial message. A receiver **31** transmits the coupon **66** to an IC card **38** loaded therein. When the IC card is provided with communication function, the receiver and the IC card may be connected by wire or radio. The IC card receives the coupon (coupon receiving process **39**). The audience carries the IC card storing the coupon to the store, reading on the claimed "wirelessly input

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identification information obtained from a contactless IC chip," (abstract, paragraph 35).

Therefore, it would have been obvious to a person of ordinary skill in the art at the time the invention was made to provide an IC card that downloads information wirelessly, reading on the claimed "portable information terminal," as taught by Ukai et al. in the system of Matsumoto et al., as modified by Suzuki, in order to make purchases using a mobile terminal.


Conclusion

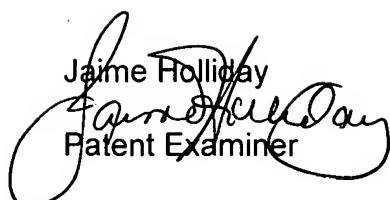
Any inquiry concerning this communication or earlier communications from the examiner should be directed to Jaime M. Holliday whose telephone number is (571) 272-8618. The examiner can normally be reached on Monday through Friday 7:30am to 4:00pm.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Joseph Feild can be reached on (571) 272-4090. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

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